REMARKS

Reconsideration of the above-referenced application, based on the foregoing amendment and the following remarks, is respectfully requested.

Claims 42 through 50, and 55 through 59, remain in this case. Claims 55 and 56 are amended.

Applicant elects Invention III, namely claims 55 through 59, for prosecution in this application, without traverse.

Claims 55 and 56 are amended to correct minor errors of a typographical nature, and in the case of claim 56, for consistency of the recitation of various elements. It is submitted that the amendment to claims 55 and 56 in no way narrows any element of the claims.

Favorable consideration of this application is respectfully requested.

Respectfully submitted,

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Version with markings to show changes made:

In the claims:

Rewrite claim 55 to read as follows:

55 (thrice amended). A method for transmitting data within and between one or more remote subsystems, at least one intermediate subsystem and at least one central subsystem in a tiered manner wherein each of the at least one central subsystem communicates with the at least one intermediate subsystem and each of theat the at least one intermediate subsystem communicates with each of the one or more remote subsystems, comprising the steps of:

capturing an image of checks and extracting data therefrom;

capturing electronic transaction data and extracting data therefrom;

verifying the extracted data;

transmitting data within the one or more remote locations;

transmitting data from each of the one or more remote location to a corresponding one of the at least one intermediate location;

transmitting data within theat the at least one intermediate location;

transmitting data from each of the at least one intermediate location to a corresponding at least one central location; and

transmitting data within the at least one central location.

Rewrite claim 56 to read as follows:

56 (thrice amended). A method for central management, storage and verification of remotely captured electronic or paper transactions from electronic transaction data, documents, and receipts comprising the steps of:

using at least one remote subsystem for capturing and sending the paper and electronic transaction data from one or more remote subsystem locations to at least one central subsystem;

using said at least one central subsystem to manage the capturing and sending of the transaction data;

collecting, processing, sending and storing the transaction data with said at least one central subsystem at a central location;

using said at least one central subsystem to manage the collecting, processing, sending, and storing of the captured transaction at a central location, including comparing captured transaction data to stored transaction data for verification; and

transmitting the transaction data within and between the one or more remote subsystem location(s) locations and the central location.